

In re:
Alan D Stasson
DebtorCase No. 14-14583-elf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db
13389870 Alan D Stasson, 53 Pheasant Dr, Southampton, PA 18966-1949
13340518 +Arlene Glenn Simolike, Esq., 9223 Frankford Ave, Philadelphia, PA 19114-2823
13523154 Arlene Glenn Simolike, Esquire, 9223 Frankford Ave, Philadelphia, PA 19114-2823
13447012 +Cedars International Profit Sharing Plan, 11 Long Drive, Downingtown, PA 19335-3374
13424817 +Earthstar Bank, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
13340532 +First Resource Bank, c/o Lachall Cohen & Sagnor LLP, J. Timothy Arndt III, Esquire,
144 West Market Street, West Chester, PA 19382-2902
13447221 Hannah Williams, C/O Derek E. Jokelson, Esquire, 230 S Broad St 10th Fl,
Philadelphia, PA 19102-4121
13566047 +Maureen Gallagher, 2009 Eton Court, West Chester, PA 19382-7903
13365033 +Michael P Kelly, Esquire, 402 Middletown Blvd., Ste 202, Langhorne, Pa. 19047-1818
+Sovereign Bank, FSB, n/k/a Santander Bank, N.A., 2 Aldwyn Lane, Mail Code: 20-536-CM3,
Villanova PA 19085-1420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 09 2019 02:46:23 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2019 02:45:54
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 09 2019 02:46:22 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13390765 EDI: AIS.COM Mar 09 2019 07:43:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
13433613 +E-mail/Text: megan.harper@phila.gov Mar 09 2019 02:46:23
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13340533 EDI: IRS.COM Mar 09 2019 07:43:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
13437067 EDI: NAVIENTFKASMSERV.COM Mar 09 2019 07:43:00 Navient Solutions, Inc.,
Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
13392605 EDI: PRA.COM Mar 09 2019 07:43:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13396197 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2019 02:45:54
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
Harrisburg P A 17128-0946
13398964 EDI: SALLIEMAEBANK.COM Mar 09 2019 07:43:00 Sallie Mae, P.O. Box 3319,
Wilmington, DE 19804-4319
13397066 EDI: TDBANKNORTH.COM Mar 09 2019 07:43:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
14168302 +E-mail/Text: gocadle@cadleco.com Mar 09 2019 02:46:21 The Cadle Company,
100 North Center Street, Newton Falls OH 44444-1380
13368704 EDI: BL-TOYOTA.COM Mar 09 2019 07:43:00 Toyota Motor Credit Corporation,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13394272 +EDI: WFFC.COM Mar 09 2019 07:43:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
CHRISTOS A. KATSAOUNIS on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
DANIEL P. MAZO on behalf of Creditor Santander Bank, N.A., formerly Sovereign Bank dmazo@sovereignbank.com
DEREK E JOKELSON on behalf of Creditor Hannah Williams efile@jokelson.com, dej@jokelson.com;angela@jokelson.com
J. TIMOTHY ARNDT, III on behalf of First Resource Bank tarndt@lcsllaw.com
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Earthstar Bank bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LEE M. HERMAN on behalf of Creditor Second Street Parkominium, LP lmh@lmhlaw.com, courtfiling@lmhlaw.com;josephdiorioesq@yahoo.com
MICHAEL P. KELLY on behalf of Debtor Alan D Stasson mpkpc@aol.com, r47593@notify.bestcase.com
PAUL BRINTON MASCHMEYER on behalf of Maureen Gallagher pmaschmeyer357@gmail.com, FMarinas@msn.com
ROBERT J. LOHR, II on behalf of Creditor Cedars International Profit Sharing Plan bob@lohrandassociates.com, leslie@lohrandassociates.com;r59687@notify.bestcase.com;cyndy@lohrandassociates.com
THOMAS I. PULEO on behalf of Creditor Earthstar Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM EDWARD MILLER on behalf of Creditor HSBC Bank USA, N.A. wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 16

Information to identify the case:

Debtor 1	<u>Alan D Stasson</u>	Social Security number or ITIN	xxx-xx-3635
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-14583-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alan D Stasson

3/7/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.